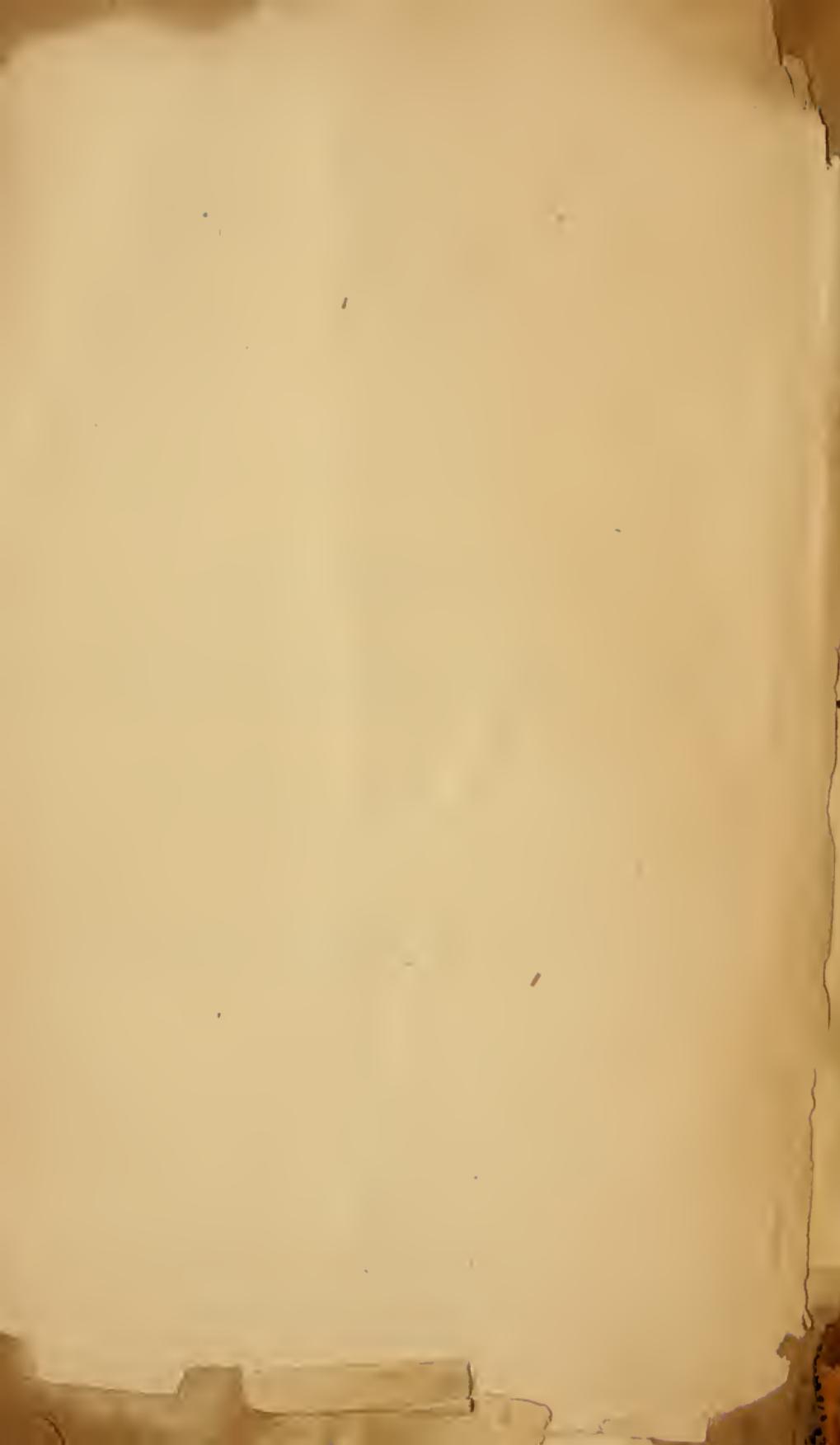


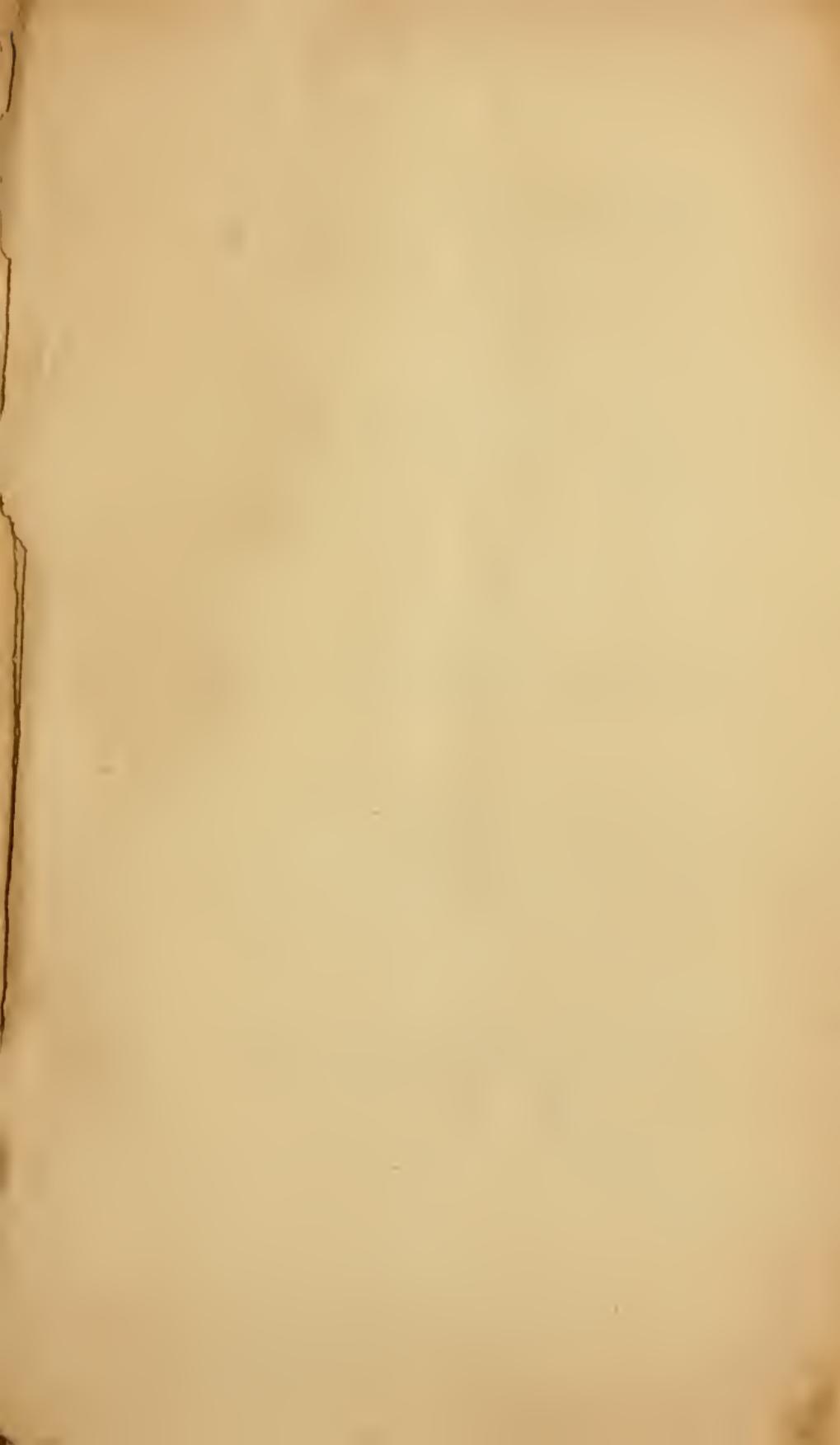
7.5.12.

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ILLUSTRATIONS

OF

SYSTEMATIC BENEVOLENCE;

OR,

THE ADVANTAGES OF DETERMINING BEFOREHAND ON A PROPORTION OF INCOME TO BE STATEDLY SET APART,
“AS GOD SHALL PROSPER US.”

MR. NATHANAEL RIPLEY COBB, an exemplary young merchant connected with the Baptist church in Boston, at the age of twenty-three drew up and subscribed the following covenant:

“By the grace of God, I will never be worth more than \$50,000.

“By the grace of God, I will give one fourth of the net profits of my business to charitable and religious uses.

“If I am ever worth \$20,000, I will give one half of my net profits; and if I am ever worth \$30,000, I will give three fourths; and the whole, after \$50,000. So help me God, or give to a more faithful steward, and set me aside.

“N. R. COBB.”

“November, 1821.”

To this covenant Mr. Cobb adhered with conscientious fidelity till he had acquired \$50,000, after which he gave all his profits. On his death-bed he said to a friend, “By the grace of God—nothing else—by the grace of God, I have been enabled, under the influence of these resolutions, to give away more than \$40,000. How good the Lord has been to me.”

SABBATH APPROPRIATIONS.—An intelligent friend finds satisfaction and benefit in a literal compliance with the divine injunction, “Upon the first day of the week let every one of you lay by him in store, as God hath prospered him.” At the time of his private devotion every Sabbath evening, he sets apart from the receipts of the week a portion for his charity fund; or if at any time he has not the money, he

credits the sum on a benevolent account. As calls are presented, he draws from this fund; and if an urgent call at any time requires more than he has thus set apart, he charges the balance on his benevolent account, to be replaced from future incomes. Thus, his contributions are identified with his own enjoyment of religion and growth in grace; he gives "not grudgingly," but of "a willing mind;" applications for charity are met with pleasure; and he feels that in all he receives and expends, he is acting as a steward of God.

A SHOEMAKER is mentioned in an Episcopal periodical at Burlington, New Jersey, whose benevolence was known to be large for one in his circumstances. Being asked how he contrived to give so much, he replied, that it was easily done by obeying St. Paul's precept in 1 Cor. 16 : 2, "Upon the first day of the week let every one of you lay by him in store, as God hath prospered him." "I earn," said he, "one day with another, about a dollar a day, and I can without inconvenience to myself or family lay by five cents of this sum for charitable purposes; the amount is thirty cents a week. My wife takes in sewing and washing, and earns something like two dollars a week, and she lays by ten cents of that. My children each of them earn a shilling or two, and are glad to contribute their penny; so that altogether we *lay by us in store* forty cents a week. And if we have been unusually prospered, we contribute something more. The weekly amount is deposited every Sunday morning in a box kept for that purpose, and reserved for future use. Thus, by these small earnings, we have learned, that it is more blessed to give than to receive. The yearly amount saved in this way is about *twenty-five dollars*; and I distribute this among the various benevolent societies, according to the best of my judgment."

The Rev. JOHN WESLEY, "when his income was £30 a year, lived on £28 and gave away £2. The next year his income was £60, and still living on £28, he had £32 to give. The fourth year raised his income to £120, and steadfast to his plan, the poor got £92."

A MERCHANT, in answer to inquiries, gave the following statement: "After my conversion my gifts were much from impulse, and I was often troubled to know my duty. A few

years more of untiring activity, and I found myself without property or capital. It was at this time, that in consecrating my life anew to God, aware of the ensnaring influence of riches and the necessity of deciding on a plan of charity before wealth should bias my judgment, I adopted the following system.

"I decided to balance my accounts, as nearly as I could, every month; and reserving such portion of profits as might appear adequate to cover probable losses, to lay aside, by entry on a benevolent account, *one tenth* of the remaining profits, great or small, as a fund for benevolent expenditure. I further determined, that if at any time my net profits, that is, profits from which clerk hire and store expenses had been deducted, should exceed \$500 in a month, I would give twelve and a half per cent.; if over \$700, fifteen per cent.; if over \$900, seventeen and a half per cent.; if over \$1,100, twenty per cent.; if over \$1,300, twenty-two and a half per cent.; thus increasing the proportion on the whole, as God should prosper, until, at \$1,500, I should give twenty-five per cent., or \$375 a month. As capital was of the utmost importance to insure my success in business, I decided not to increase the foregoing scale until I had acquired a certain capital, after which I would give *one quarter* of all net profits, great or small; and on the acquisition of another certain amount of capital I decided to give *half*, and on acquiring what I determined would be a full sufficiency of capital, then to give *the whole* of my net profits.

"Since adopting this plan, I have been no longer perplexed with doubts about giving; and there is no one I meet with more cheerfulness than the servant of Christ calling for aid. It is now several years since I adopted this plan, and under it I have acquired a handsome capital, and have been prospered beyond my most sanguine expectations. Although constantly giving, I have never yet touched the bottom of my fund, and have repeatedly been surprised to find what large drafts it would bear.

"This system has been of vast advantage to me, enabling me to feel that my life is directly employed for God. It has tended to increase my faith, and led me to look forward with greater joy towards my heavenly home. It has afforded me great happiness in enabling me to portion out the Lord's money, and has enlisted my mind more in the progress of

Christ's cause. Happy privilege, which the humblest may enjoy, of thus associating the common labors of life with the grateful service of the Saviour, and of making that which naturally leads the heart *from* God, subserve the highest spiritual good.

"This system has saved me from commercial dangers, by leading me to simplify business and avoid extensive credits. It has made me a better merchant; for the monthly pecuniary observations which I have been wont to take, though often quite laborious, have brought me to a better knowledge of the state of my affairs, and led me to be more cautious and prudent than I otherwise should have been. I believe this system tends to enlarge the Christian's views, increase his disinterestedness, and lead him to shun the tricks of trade. My own observation also confirms the belief, that even warm-hearted Christians *must determine beforehand* on the system they will adopt, if they would secure the benefits of the gospel plan, 1 Cor. 16:1, 2, to themselves or the cause of Christ.

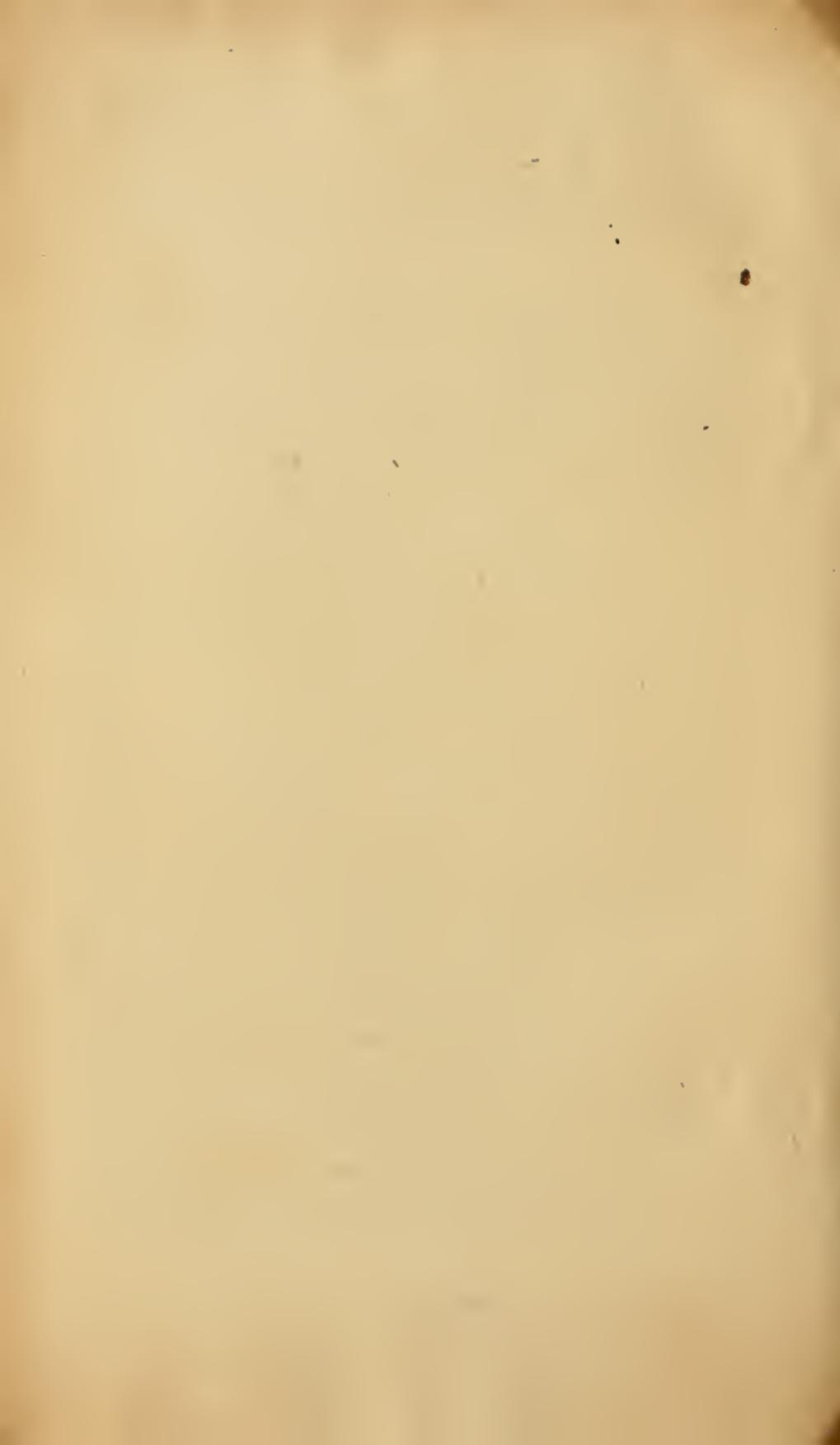
"Whether I succeed as well in future, I leave entirely to God, knowing that he often blesses by adversity; but I am fully determined to maintain a system which thus far has been a great blessing to me."

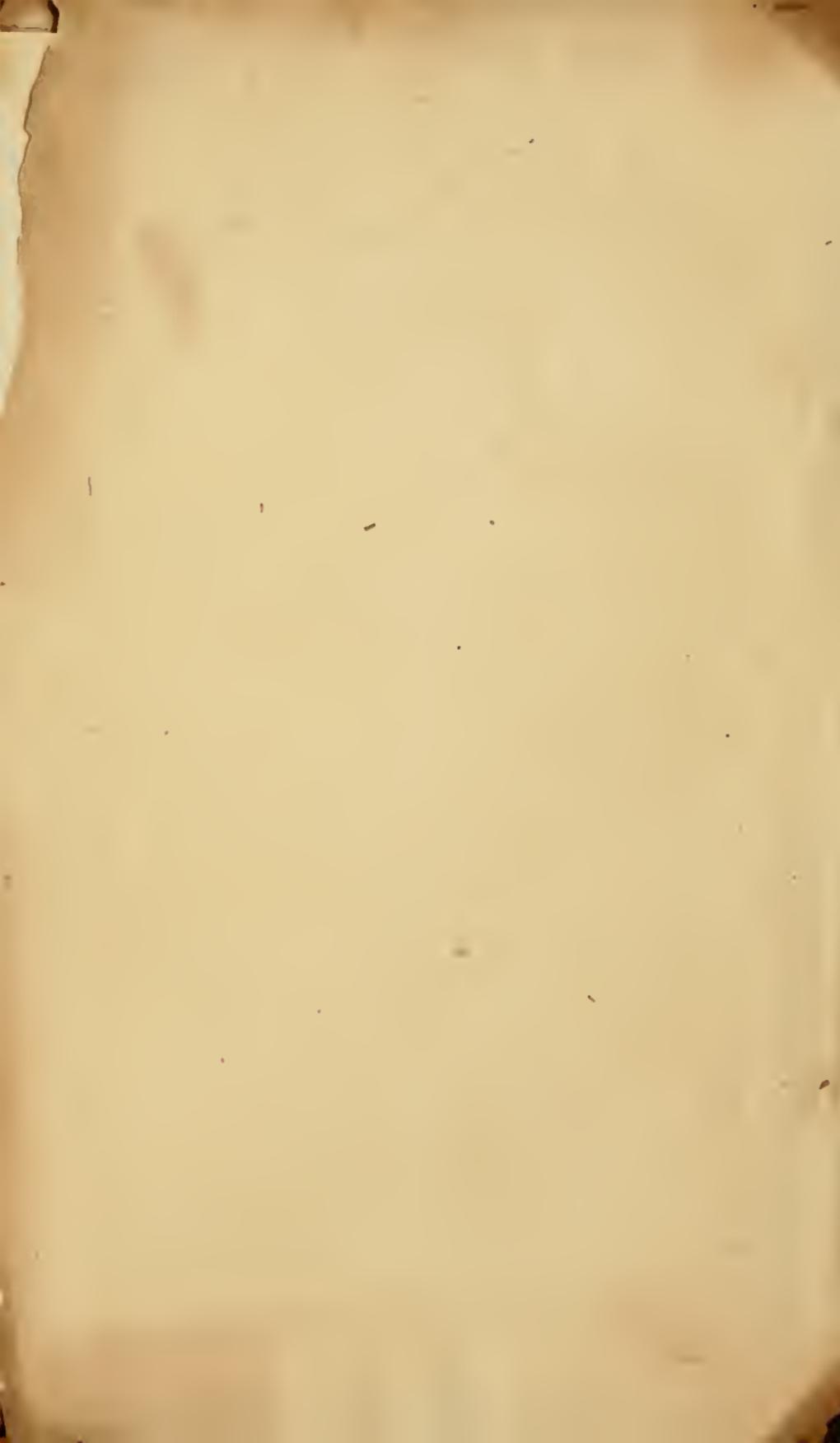
This merchant believes that a plan like the following, *of determining beforehand to give stately in proportion to income*, might be adopted by every Christian with great benefit to himself and the cause of Christ.

PLEDGE, OR COVENANT.

Believing that system in alms-giving is needed by the church; that it accords with the teachings of Scripture, tends to growth in grace, and is pleasing to God; I engage that I will, either in writing or otherwise, determine on some proportion or percentage of the income God in his providence shall give me, which I will, on the first day of every week or month, or at such other stated periods as I shall designate, sacredly set apart as a fund for charity, either in money or other materials, or by entering it on a benevolent account, to be disbursed by me from time to time, according as the various objects of benevolence shall seem to require.







Date Due

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